## AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application.

Claims 1-4 (Canceled).

Claim 5 (New). A method for processing data in a portable terminal having an interface for being connectable with an integrated circuit card, said method comprising the step of:

receiving a request for user authentication data and value data from a host center;

storing said value data temporarily in a memory of said portable terminal;

reading out a user identification data from said memory of said integrated circuit card based on said request for user authentication data;

sending said user identification data to said host center; receiving a permission for writing data in said memory of said integrated circuit card from said host center, when user verification is successful in said host center;

writing said value data to said integrated circuit card based on said permission for writing data;

receiving notification of completion of said writing of said value data from said integrated circuit card; and

sending said notification of completion of said writing to said host center.

Claim 6 (New). The data processing method of claim 5, wherein said value data is electronic money data.

Claim 7 (New). The data processing method of claim 5, wherein when said notification of completion of writing of said value data is not received an error processing is executed.

Claim 8 (New). The data processing method of claim 7, wherein said error processing includes producing a buzzer sound.

Claim 9 (New). The data processing method of claim 5, wherein said portable terminal is a portable telephone.